CONTRIBUTORY PLAN FOR PENSIONS IS BEST FOR GOVERNMENT CLERKS

MEETS ALL NEED

Retirement As Provided In Gillett Bill Covers Every Contingency.

NO CHANCE FOR CLERK TO LOSE SINGLE CENT

Every Penny Paid In Will Come Back to Employe With Interest.

(Cordinued from First Page.)

the deposits of others so that each employe shall receive full return on the money set aside by him. It is important that the amount set aside should be sufficient to buy an adequate annuity, else the condition of the superannuated employe will be little improved, and the aid of the Government ultimately be solicited.

Third—The annuities to be paid employes on retirement should be traduated according to the length of ervice and amount of salary, and in such manner that the monthly desoists required from employes for the creation of such annuities shall be in no case excessive.

Fourth—The fund necessary for the payment of annuities on ser-vices rendered prior to the adoption of the plan should be paid by the Government, rather than by any form of tax upon the younger em-

Best Principles Adopted.

These four principles have been adopt-as essential to the construction of correct plan, such as embodied in the schemes which have been brought to attention of Congress during the past twenty years, and those which ave been tried by other governments. What Congress will adopt is a retire-

ment plan that is most economical and at the same time just and equitable to all the employes. Such a plan is most nearly found in the Perkins or Gillett bills, both of which are based on the contributory idea as outlined in the four

operation without increasing the annual expenditures of the Government by one dollar. One needs to be no profound mathematician to see that paying the annuities for back service and thus es-tablishing a self-supporting plan of retirement which would do away with that annual loss of \$1,200,000, the Government would effect an immediate and perma-

If annuities are paid for services rendered prior to the adoption of the planthe obligation for their payment would seem to rest with the Government, which has had the benefits of those services. Thus it would not be necessary to tax other employes, the spirit of the plantheing that each employe or his heirs shall receive all contributions made.

Method of Payment. On reaching the age of retirement, the

employe may take his or her savings in one of these three ways: one of these three ways:

In an annuity payable quarterly throughout life, with the provision that in the case of the death of the annuitant before he has received in annuities the amount of his savings plus the interest credited thereon, the balance shall be said to his legal heirs.

four fundamental principles mentioned at the outset.

Annuity Central Idea.

Annuity is the central idea of the contributory plan. While provision is made for the withdrawal of accumulations, on reaching the age of retirement, in a lump sum, if so desired, the amount, set aside from month to month to create that sum its so calculated as to be just sufficient, in each ladividual case, to purchase the desired annuity.

The amount desired as annuity is held to be one and one-half per cent of salary for each year of service. This standard was not chosen arbiturarily as a basis, but was taken on the assumption that an employes working life is Limited to fifty years strong and that retirement on three-quarters pay, after fifty years expected is not unreasonable.

Dividing 75 per cent of salary by fifty years of service as the basis for computing annuities to be granted after find years of service as the basis for computing annuities to be granted after find years of service as the basis for computing annuities to be failty. Back to be provided for many puting annuities to be granted after find years of service as the basis for computing annuities to be granted after find years of service and constitution of the court will not be incontinuous session, is \$2,500 per annual one-half per cent of salary by fifty years of service as the basis for computing annuities to be granted after find years of service and the court will not be incontinuous session, is \$2,500 per annual one-half per cent of salary by fifty years of service as the basis for computing annuities to be granted after find years of service and the court will not be incontinuous session, is \$2,500 per annual one-half per cent of salary for each year of service as the basis for computing annuities to be granted after the provise are the court of the court will not be incontinuous session, is \$2,500 per annual of the court will not be incontinuous session, is \$2,500 per annual of the court will not be incontinuous session, is \$2,500 per annual of the court wil

ref salary for each year of service. This standard was not chosen arbitrarily as a basis but was taken on the assumption that an employe's working life is limited to fifty years (from the ages of twenty to seventy), and that retirement on three-quarters pay, after fifty years' service is not unreasonable.

Dividing 75 per cent of salary by fifty years of service gives one and one-half per cent of salary for each year of service as the basis for computing annuities to be granted after other periods of service.

The plan itself is self-sustaining and asks nothing from the Government except the care and the investment of the employes' savings. If the present civil service could be wiped out entirely and a fresh list of appointments made tomorrow, this savings and annuity plan might go into full operation without any appropriation from the Treasury except that necessary to cover the cost of keeping the accounts.

Ideal Solution.

gin at once to save for their own annuities, and at the same time to retire, under the provisions of the bill. all those who are now at the retire-

ment age.
In order to retire the superannuatof demployes in the service who will not be able by reason of lack of times.

While we are not unmindful of the purchase their annutites, it would not ported to receive their annutites, it would not propriet to make up the difference between their own savings and he amount required to pay their annutites.

Times.

While we are not unmindful of the washington and throughout the United States is thanking you daily for the propriet of their papers, the good work of the great interest you have aroused in their behalf—a just and righteous cause. An increase in salary is the first and most important step to urge at the long to see unanimously voted for by

The annual sum necessary would grad-

A straight civil pension provides only for the retirement of an employe because of superannuation, and ignores the other four "ways," which are equally important.

In a word, the contributory plan of retirement comprehends the past, present and future and covers every contingency that may arise in the way of the separation of an individual from the classified civil service.

Offers Legal Proof Of Living Cost Here

There is but one proposition entitled to precedence over that of increase of salary of the departmental clerk, and The ideal solution of the retirement that is for them to evidence their grati-problem, that is considering every tude and indebtedness to The Washing-employe, is to require employes to be- ton Times for its able and intelligent

and business men who patronize The

The annual sum necessary would gradually increase for a few years, reaching its maximum about thirty years after the passage of the bill, but a few years after that the amount each year would fall off rapidly until in about fifty years, when practically all now in the service would be dead, there would be no more need of appropriations.

The plan would then be self-sustaining, and the condition of the civil service, so far as superannuation is concerned, nearly what it would be if a clean sweep of the service could be made and the plan inaugurated tomorrow with a complete list of new appointees.

It is right that a measure intended primarily for the improvement of the public service should contain some provision for the removal, not only of those who are superannuated, but also of those who have become disabled through liness or accident. It is also right.

In the clerks is increase of salary. All note the many loyal friends of the clerks in both branches of Congress and annuity, straight pension, or pension, and annuity purchased in fact by the an annuity purchased in fact by the clerks in both branches of Congress and annuity purchased in fact by the an annuity purchased in fact by the an annuity purchased in fact by the clerks in both branches of Congress and annuity purchased in fact by the an annuity purchased in fact by the clerks in both branches of the many loyal friends of the clerks in both branches of congress and annuity purchased in fact by the an annuity purchased in fact by the clerks in the many loyal friends of the clerks in the low the realize the urgent necessity of such immediate action, and the candid expression of Bacon, Cary, and others into confused by or with other plans.

Pay the clerks an adequate compensation of \$2,000,000 for the purpose of building a monument to verpetuate the memory of Abraham Lines and the pull that the fast of the purpose of building a monument to world the fustice of this bill, but there is a bill now before the Senate and the purpose of building and the candid

whose findings of fact, in many cases, are conclusive and binding upon the United States Supreme Court, and whose constructions of the Liw are uniformly found correct and are followed by the courts.

If, as contended by some the block of the life as contended by some the block of the life as contended by some the block of the life as contended by some the block of the life as contended by some the block of the life as contended by some the block of the life as contended by some the block of the life as contended by some the block of the life as contended by some the block of the life as contended by some the block of the life as contended by some the block of the life as contended by some the block of the life as contended by some the block of the life as the life

Vages?
Let the first vote in order be for increase of salary, and whether you win or lose in the fight, your subscribers will ever pray for your success.

ECONOMY.

Washington, Dec. 27, 1819.

More Pay for Clerks Most Important Step

The army of Government clerks is

The first and foremost question which I hope to see unanimously voted for by the clerks is increase of salary. All other questions, such as retirement with an annuity, straight pension, or pension who realize the uncertainty of Congress of Congress who realize the uncertainty of Congress of Congress of Congress who realize the uncertainty of Congress o



MAURICE LEVEL

Synopsis of Chapters Already Published

Victor Barton, reporter for a Paris journal, on his way home from a friend's house late at night, sees in the street two men and a woman acting suspiciously. From their conversation he learns that they just committed a robbery, and he finds the house. Going into it, he discovers an old man horribly murdered. Barton's first thought is to track the eriminals, but his intense love for adventure prompts him to the determination to cover all the traces left by the real murdered and the finds the substitute evidence pointing to himself as the guilty man. His contempt for the intelligence of the police leads to the finds the house. Going into it, he discovers an old man horribly murdered. Barton's first thought is to track the eriminals, but his intense love for adventure prompts him to the determination to cover all the traces left by the real murdered and the finds the first thought is to track the oriminals, but his intense love for adventure prompts him to the determination to cover all the traces left by the real murder.

Meat was brough to him, cut into small pieces. Vegetables were served in thick, heavy little dishes. The china has a constant of durability. Synopsis of Chapters Aiready Published
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journal, on his way home from a friend's
house late at night, sees in the street
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Barton's first thought is to track the eriminals, but his intense love for adventure
prompts him to the determination to cover all the traces left by the real murderers and substitute evidence pointing to
himself as the guilty man. His contempt
for the intelligence of the police leads
him to picture to himself how cleverly
he can play with them, even after he is
caught. After arranging the murdered
man's room and throwing on the floor a
broken sleeve link and three pieces of an
envelope, Barton goes out and, disguising
his voice oncurrously relaphoners a notice

the street credited thereon, the ballman amount of the acceptance of the control of the contro

Meat was brough to him, cut into small pieces. Vegetables were served in thick, heavy little dishes. The china was a ceramic marvel of durability.

Army and Navy Service Orders

ARMY.

First Lieutenant WAYNE H. CRUM,
Medical Corps, from Madison Barracks, N. Y., to Fort McKinley, Me.
First Lieutenant PHILIP REMINGTON, recently promoted from second
lieutenant, Twenty-second Infantry
to Tweifth Infantry.
First Lieutenant W. COLE, DAVIS

to Tweifth Infantry.

First Lieutenant W. COLE DAVIS, Medical Corps, from Fort Ethan Allen, Vt., to Fort Wadsworth, N. Y. The following officers are designated as captains of the respective army teams to be entered in the National Team Match to be held in connection with the National Match for 1911:

First Lieutenant GEORGE C. SHAW, Twenty-seventh Infantry, Army Infantry Team.

First Lieutenant WILLIAM H. CLOPTON, Jr., Thirteenth Cavairy, Army Cavairy Team.

Major EDGAR W. HOWE, Twenty-

Cavairy Team.

Major EDGAR W. HOWE, Twentyseventh Infantry, will report in person to Brigadier General ERNEST
A. GARLINGTON, Inspector General, president of an Army retiring
board at Washington, District of
Columbia, for examination.

Second Lieutenant JAMES P. WAYLAND, 9th Cavairy, will report in
person to Brigadier General ERNEST A. GARLINGTON, Inspector
General, presidert of an army retiring board at Washington, District of
Columbia, for examination by the
board.

Columbia, for examination by the board.
Captain EDWIN G. DAVIS, retired, is relieved from duty with the Organized Militia of Idaho.
Captain VERGE E. SWEAZEY, Medical Corps, having been found physically disqualified for the duties of a major in the Medical Corps, by reason of disability incident to the service, his retirement, by the President, from active service as a major, is announced.

NAVY.

Rear Admiral C. S. SPERRY. retired, detached Naval War College, Newport, R. L.; to home.

Midshipman E. J. ESTESS, detached Perkins; to Celtic.

Assistant Naval Constructor E. O. FITCH, JR., placed upon the retired list from December 22, 1910.

Chief Boatswaln J. W. ANGUS, detached Birmingham; to home and wait orders.

Chief Carpenter C, S. KENDALL, detached Buffalo; to home and wait orders.

MOVEMENTS OF VESSELS.

ived—Massasoit at Key West Yorktown at Amapala, and Du-buque at New York. buque at New York.

died—Des Moines from Las Palmas
for Monrovia, Georgia, Nebraska,
Rhode Isiand, and Virginia from
Gravesend for Guantanamo, Paulding, Terry, and Roe from Key
West for Havana, Leonidas from
Sewall Point for San Juan, and
Tallahasse from Norfolk for
Washington.

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asked.

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LOST—Black fur glove on 1st between New York ave. and Florida ave., or on Florida ave., between N. Cap. and 1st N. W. If found please return to E Florida ave. and receive reward.

LOST—One large blue-gray Angora, white nose and feet. Suitable reward; no questions asked if returned to 2011 Columbia rd. LOST—Between 1826 E st. S. W., and House Office Building, Dec. 27, a small diamond pin. Liberal reward. Return to 143 N. Car. ave. S. E.

ave. S. E.

LOST-Two Scottish terriers, 10 months old; tags Nos. 1925-1928. Reward if returned to 1915 Kalorama road N. W. 1

LOST-Near Western Market, female French poodle; unable to bark. \$5 reward if returned to A. H. COOPER, 925 18th st. N. W.

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N. W. PHONE N. 359 Y.

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